

Information to identify the case:

Debtor 1	Sharene Paulette Walker	Social Security number or ITIN	xxx-xx-5234
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17165-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sharene Paulette Walker

6/6/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sharene Paulette Walker
Debtor

Case No. 17-17165-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 06, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2022:

Recip ID	Recipient Name and Address
db	+ Sharene Paulette Walker, 742 Greenwood Road, Union, NJ 07083-7422
516756697	+ Advance Financial FCU, P.O. Box 2711, Omaha, NE 68103-2711
516930674	+ Advanced Financial FCU, 785 Central Ave., New Providence, NJ 07974-1100
516957059	+ Advanced Financial Federal, Credit Union, Jerome F. O'Brien, Esq, PO Box 505, West Caldwell, NJ 07007-0505
516756698	+ Ashley Furniture, 1 Ashley Way, Arcadia, WI 54612-1200
516756708	+ Credit One, 2333 N Broadway Ste 130, Santa Ana, CA 92706-1641
516756710	Ditech, PO Box 78422, Phoenix, AZ 85062-8422
516820979	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, SD 57709-6154
516756714	+ Game Stop, 625 Westport Pkwy., Grapevine, TX 76051-6740
516756718	+ Lyons, Doughty and Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
516756722	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Motor Acceptance Corp, Bankruptcy Department, 8900 Freeport Parkway, Irving, TX 75063
516930675	+ O'Brien and Taylor, Esqs., 175 Fairfield Ave., P.O. Box 505, Caldwell, NJ 07007-0505
516786451	+ STERLING JEWELERS INC D/B/A JARED, GALLERIA OF JEWELRY, c/o Weltman, Weinberg & Reis Co., LPA, 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842
516756725	+ Shell Gas Card, P O Box 183018, Columbus, OH 43218-3018
516930676	+ Superior Court of New Jersey, 2 Broad St., Docket No: UNN-DC-007309-17, Elizabeth, NJ 07201-2202
516756729	+ Superior Court of New Jersey, Union Special Civil Part, 2 Broad St., Docket No. UNN-DC-003219-17, Elizabeth, NJ 07201-2202

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 06 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Jun 06 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516756699	+ Email/Text: bk@avant.com	Jun 06 2022 20:42:00	Avant Credit, 640 N. La Salle Dr., Suite 535, Chicago, IL 60654-3731
516756703	EDI: CITICORP.COM	Jun 07 2022 00:43:00	BP Oil, P.O. Box 9075, Des Moines, IA 50368-9075
516756700	+ EDI: TSYS2	Jun 07 2022 00:43:00	Barclay Card, Card Services, PO Box 60517, City of Industry, CA 91716-0517
516756701	EDI: RMSC.COM	Jun 07 2022 00:43:00	Belk National Bank, P.O. Box 190080, Charlotte, NC 28219
516756702	+ EDI: HFC.COM	Jun 07 2022 00:43:00	Best Buy, HRS- Attention: Bankruptcy Department, Post Office Box 15519, Wilmington, DE 19850-5519
516994373	Email/PDF: resurgentbknofications@resurgent.com		

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		Jun 06 2022 20:49:34	CACH, LLC its successors and assigns as assignee, of Avant, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516756706	+ EDI: CITICORP.COM		
		Jun 07 2022 00:43:00	CBNA, 1000 Technology Drive, O Fallon, MO 63368-2222
516756704	EDI: CAPITALONE.COM		
		Jun 07 2022 00:43:00	Capital One, 1957 Westmoreland Rd, Richmond, VA 23276-5617
516864210	EDI: CAPITALONE.COM		
		Jun 07 2022 00:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516756705	EDI: RMSC.COM		
		Jun 07 2022 00:43:00	Care Credit, P. O. Box 960061, Orlando, FL 32896-0061
516952485	+ EDI: BASSASSOC.COM		
		Jun 07 2022 00:43:00	Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
516756707	+ EDI: WFNNB.COM		
		Jun 07 2022 00:43:00	Comenity Bank, P.O Box 182273, Columbus, OH 43218-2273
516850873	EDI: CRFRSTNA.COM		
		Jun 07 2022 00:43:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516756709	+ EDI: DISCOVER.COM		
		Jun 07 2022 00:43:00	Discover, PO Box 29033, Phoenix, AZ 85038-9033
519529582	+ EDI: DISCOVER.COM		
		Jun 07 2022 00:43:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
516764343	EDI: DISCOVER.COM		
		Jun 07 2022 00:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516756711	EDI: WFNNB.COM		
		Jun 07 2022 00:43:00	Dressbarn, PO Box 659704, San Antonio, TX 78265-9704
516756712	EDI: CRFRSTNA.COM		
		Jun 07 2022 00:43:00	Firestone, Credit First National Association, P.O. Box 81315, Cleveland, OH 44181-0315
516756713	EDI: AMINFOFP.COM		
		Jun 07 2022 00:43:00	First Premier Bank, Collection Department, 900 West Delaware, P.O.Box 5519, Sioux Falls, SD 57117-5519
516756715	EDI: RMSC.COM		
		Jun 07 2022 00:43:00	GAP, P.O. Box 530942, Atlanta, GA 30353-0942
516756733	EDI: JPMORGANCHASE		
		Jun 07 2022 00:43:00	Toys 'R' Us, Chase Visa, Post Office Box 52064, Phoenix, AZ 85072-2064
516756716	+ Email/Text: BKRMailOPS@weltman.com		
		Jun 06 2022 20:42:00	Jareds Jewelers, 375 Ghent Rd, Akron, OH 44333-4601
516889154	Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 06 2022 20:49:34	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516993369	Email/PDF: resurgentbknotifications@resurgent.com		
		Jun 06 2022 20:49:50	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516756718	+ Email/Text: BKNotice@ldvlaw.com		
		Jun 06 2022 20:42:00	Lyons, Doughty and Veldhuis, P.C., 136 Gaither Drive, Suite 100, PO Box 1269, Mount Laurel, NJ 08054-7269
516965732	+ Email/Text: bankruptcydpt@mcmcg.com		
		Jun 06 2022 20:42:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516756719	EDI: WFNNB.COM		
		Jun 07 2022 00:43:00	Mandee, Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
516756720	Email/Text: electronicbkydocs@nelnet.net		
		Jun 06 2022 20:42:00	Nelnet, 3015 S. Parker Rd #400, Aurora, CO 80014-2904
516756721	+ EDI: RMSC.COM		

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		Jun 07 2022 00:43:00	New Egg, PO Box 105658, Atlanta, GA 30348-5658
518621764	Email/Text: mtgbk@shellpointmtg.com	Jun 06 2022 20:42:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518621765	Email/Text: mtgbk@shellpointmtg.com	Jun 06 2022 20:42:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826
516784455	Email/Text: NissanBKNotices@nationalbankruptcy.com	Jun 06 2022 20:42:00	Nissan, POB 660366, Dallas, TX 75266-0366
516778799	EDI: AGFINANCE.COM	Jun 07 2022 00:43:00	ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516756723	EDI: RMSC.COM	Jun 07 2022 00:43:00	PC Richard, GE Capital Cons. Cardco, PO Box 9001557, Louisville, KY 40290-1557
517330236	EDI: PRA.COM	Jun 07 2022 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517330237	EDI: PRA.COM	Jun 07 2022 00:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
517000322	EDI: PRA.COM	Jun 07 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516996998	EDI: PRA.COM	Jun 07 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
516997626	EDI: PRA.COM	Jun 07 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516870039	EDI: Q3G.COM	Jun 07 2022 00:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516756724	+ EDI: RMSC.COM	Jun 07 2022 00:43:00	Sams Club, Attn: Bankruptcy Dept, PO Box 105968, Atlanta, GA 30348-5968
516756726	EDI: WFNNB.COM	Jun 07 2022 00:43:00	Sports Authority, PO Box 29224, Mission, KS 66201
516756727	+ EDI: AGFINANCE.COM	Jun 07 2022 00:43:00	Springleaf Financial, P.O. Box 64290, Los Angeles, CA 90064
516756728	+ EDI: RMSC.COM	Jun 07 2022 00:43:00	Stein Mart, GE Money Bank, P.O. Box 960013, Orlando, FL 32896-0013
516992992	+ EDI: RMSC.COM	Jun 07 2022 00:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516757239	+ EDI: RMSC.COM	Jun 07 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516756730	+ EDI: RMSC.COM	Jun 07 2022 00:43:00	Synchrony Bank/Lowe's Consumer, P.O. Box 965022, Orlando, FL 32896-5022
516840627	+ Email/Text: bncmail@w-legal.com	Jun 06 2022 20:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516756731	+ EDI: WTRRN BANK.COM	Jun 07 2022 00:43:00	TD Bank USA/Target Credit, 3701 Wayzata Blvd, Minneapolis, MN 55416-3440
516756732	+ EDI: RMSC.COM	Jun 07 2022 00:43:00	TJ Maxx, TJX Companies, Inc., 770 Cochituate Road, Framingham, MA 01701-4698
516772458	+ Email/Text: electronicbkydocs@nelnet.net		

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		Jun 06 2022 20:42:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
516756734	EDI: RMSC.COM	Jun 07 2022 00:43:00	Wal Mart, P.O. Box 103042, Roswell, GA 30076-9042
516756735	EDI: CITICORP.COM	Jun 07 2022 00:43:00	Zales, P.O. Box 8189, Johnson City, TN 37615-0189

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516756717	##+	Lord and Taylor, 424 5th Ave, New York, NY 10018-2703

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2022 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com
Shauna M Deluca	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com
Steven Alan Alpert	on behalf of Debtor Sharene Paulette Walker notice@pricelawgroup.com alpert@pricelawgroup.com;r43354@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8